

A MESSAGE TO EDUCATORS

The Basics of Savings and Investing: Investor Education 2020 is a project of the Investor Protection Trust (IPT).

The IPT is a nonprofit organization devoted to investor education. Created in 1993, the Investor Protection Trust works with the States and at the national level to provide the independent, objective investor education needed by all Americans to make informed investment decisions. Since 1998, we have worked with more than 40,000 high school teachers, distributing curricula and conducting more than 350 teacher training sessions across the country.

The brand-new *The Basics of Savings and Investing: Investor Education 2020* is a unique teaching tool that will provide high school students with non-commercial information that they need to know for sound financial decision making and investing throughout their lives. You can use *The Basics of Saving and Investing: Investor Education 2020* as the framework for an entire course or as part of a semester or year of instruction. The guide is complete with lesson plans, worksheets, overheads/pass-outs and tests covering each unit.

Conveniently divided into four self-contained units, **Basics** focuses on the following learning objectives:

- ◆ Understanding the financial markets
- ◆ Making sound financial and investment decisions
- ◆ Selecting among the various saving and investing options
- ◆ Finding and utilizing investment information
- ◆ Recognizing and victim-proofing yourself against investment fraud
- ◆ Knowing how regulators help to protect investors

We hope you will join the thousands of classroom teachers using Investor Protection Trust teaching guides. We trust that you and your students will find it an enriching experience in many ways.

Sincerely,

The Investor Protection Trust
www.investorprotection.org

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THE BASICS OF SAVING & INVESTING: Investor Education 2020

INTRODUCTION

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- ◆ Acknowledgements

Unit 1 – GETTING STARTED (PP 1.1—1.27)

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- ◆ Why People Save and Invest
- ◆ How to Think About Making Financial Decisions
- ◆ Key Concepts of Saving and Investing
- ◆ Unit 1 Test/Answer Key

Unit 2 – INTRODUCTION TO FINANCIAL MARKETS (PP 2.1—2.31)

- ◆ Understanding Risk and Reward
- ◆ How Financial Markets Work
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- ◆ Unit 2 Test/Answer Key

Unit 3 – MAKING A FINANCIAL/INVESTMENT PLAN (PP 3.1—3.33)

- ◆ Introduction to Financial Planning/Investing Concepts
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- ◆ Introduction to Investment Scams, Schemes and Swindles
- ◆ How Telemarketing Fraud Works – Inside the “Boiler Room”
- ◆ Teach Your Students to Become “Victim-Proof”: Self-Defense Tips Against Fraud
- ◆ How Regulators Help to Protect Investors
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APPENDIX (PP A.1 – A.13)

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- ◆ Organizations and Agencies
- ◆ Glossary of Terms